

# Exhibit

# A

DEPT 473 7344583720013  
PO BOX 4115  
CONCORD CA 94524

RETURN SERVICE REQUESTED

AHARON COHEN  
10460 QUEENS BLVD APT 6J  
FOREST HILLS NY 11375-7306

FLAL162-0117-1014020862-03075-3673

**FRONTLINE**  
ASSET STRATEGIES

2700 Snelling Ave N.  
Ste 250  
Roseville, MN 55113  
Hours of Operation:  
M-Th 7am-9pm CST, Fri 7am-8pm CST,  
Sat 8am-12pm CST  
Toll Free: 877-258-1590  
Web: [www.frontlineas.com](http://www.frontlineas.com)  
Payment Site: [www.payfrontline.com](http://www.payfrontline.com)

Account #	Current Creditor	Original Creditor	Merchant	Original Creditor #
	LVNV Funding, LLC	Citibank N.A.	Costco Anywhere Visa Card By Citi ACQ	XXXXXXXXXXXX0671

Last Pay Date:	Total Due as of Charge-off:	Total Interest Accrued Since Charge-off:	Total non-interest Charges or Fee Accrued Since Charge-off:	Total Paid on Debt Since Charge-off:
06/18/2018	\$5971.57	\$0.00	\$0.00	\$0.00
				<b>Total Due</b>
				\$5876.23

Date: 01/17/2020

Dear Aharon Cohen:

Your account has been placed with our office for collection. You owe \$5876.23.

We are unable to resolve your account during the time it remains in our office our client will recall your account and pay forward it to an attorney.

We are here to help. You may pay online at [www.payfrontline.com](http://www.payfrontline.com), use Live Chat from our website [www.frontlineas.com](http://www.frontlineas.com) or call us at 877-258-1590.

Sincerely,  
By Tratar  
877-258-1590  
Frontline Asset Strategies, LLC

Debt Collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: use or threat of violence; the use of obscene or profane language; and repeated phone calls made with the intent to annoy, abuse, or harass.

No creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: Supplemental security income, (SSI); 2) Social security; (3) Public assistance (welfare); (4) Spousal support, maintenance (alimony), or child support; (5) Unemployment benefits; (6) Disability benefits; (7) Workers' compensation

**PLEASE SEE REVERSE SIDE / ADDITIONAL PAGES FOR IMPORTANT CONSUMER NOTICES**

This communication is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

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